

POLICY NUMBER 87050058832012DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM06/28/2012 TO 06/28/2013

POLICY TERM

\$250,000.00

AMT OF BLDG COV AT TIME OF LOSS

\$0.00

AMT OF CNTS COV AT TIME OF LOSS

PROOF OF LOSS(See Attached Privacy Act Statement
and Paperwork Burden Disclosure Notice)Bandelli Agency Inc
AGENCYAGENCY ATTO THE Hartford Fire Insurance Company OF _____ :

At the time of loss, by the above indicated policy of insurance, you insured the interest of

Sarise J Dweck & Stephen P Dweck56 Dover St, Brooklyn, NY 11235-3702against loss by Flood to the property described according to the terms and conditions of said policy and of all forms,
endorsements, transfers and assignments attached thereto .**TIME AND
ORIGIN**A Flood loss occurred about _____on the 29 day of October, 2012, the cause of the said loss was :Flood**OCCUPANCY**The premises described, or containing the property described, was occupied at the time of the loss as follows,
and for no other purpose whatever : _____Residential**INTEREST**

No other person or persons had any interest therein or encumbrance thereon, except : _____

Ing Bank Fsb

1. FULL AMOUNT OF INSURANCE applicable to the property for which claim is presented is	<u>\$250,000.00</u>
2. ACTUAL CASH VALUE of building structure	<u>\$515,109.71</u>
3. ADD ACTUAL CASH VALUE OF CONTENTS or personal property insured	<u>\$0.00</u>
4. ACTUAL CASH VALUE OF ALL PROPERTY	<u>\$515,109.71</u>
5. FULL COST OF REPAIR OR REPLACEMENT	<u>\$55,504.07</u>
6. LESS APPLICABLE DEPRECIATION	<u>\$10,407.06</u>
7. ACTUAL CASH VALUE LOSS is	<u>\$45,097.01</u>
8. LESS DEDUCTIBLES	<u>\$5,000.00</u>
9. NET AMOUNT CLAIMED under above numbered policy is (Pending Your Flood Carrier's Final Approval).	<u>\$40,097.01</u>

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

I understand that this Insurance (policy) is issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine or imprisonment under applicable Unites States Codes.

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over to the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

I declare under penalty of perjury that the information contained in the foregoing is true and correct to the best of my knowledge and belief.

Executed this _____ day of _____, 20 _____

Signature _____
INSURED

Signature _____
INSURED

REPLACES ALL PREVIOUS EDITIONS

EXHIBIT**1**

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

BUILDING REPLACEMENT COST PROOF OF LOSS

**Statement as to the full cost of repair or replacement
under the replacement cost coverage , subject
to the terms and conditions of this policy***

(See Attached Privacy Act Statement and Paperwork Burden Disclosure Notice)

Agency at:

Policy No : 87050058832012

Agent : Bandelli Agency Inc

Insured: Sarise J Dweck & Stephen P Dweck

Location: 56 Dover St
Brooklyn, NY 11235-3702

Type of Property Involved in Claim: Residential

Date of Loss: 10/29/2012

1 . Full Amount of Insurance applicable to the property for which claim is presented was	\$250,000.00
2 . Full Replacement Cost of the said property at the time of the loss was	\$559,901.86
3 . The Full Cost of Repair or Replacement is	\$55,504.07
4 . Applicable Depreciation is	\$10,407.06
5 . Actual Cash Value loss is (Line 3 minus Line 4)	\$45,097.01
6 . Less deductibles and / or participation by the insured	\$5,000.00
7 . Actual Cash Value Claim is (Line 5 minus Line 6)	\$40,097.01
8 . Supplemental Claim, to be filed in accordance with the terms and conditions of the Replacement Cost Coverage within 180 days from the date of loss shown above, will not exceed (This figure will be that portion of the amounts shown on Lines 4 and 6 which is recoverable)	\$9,916.72

* The Standard Flood Insurance Policy is subject to the National Flood Insurance Act of 1968 and any Acts Amendatory thereof,
and Regulations issued by the Federal Insurance Administration pursuant to such statute(s).

ADJ. FILE NO: SIS-070613

06070117

Adjuster's FCN License No.

VaRonda Hamilton

Insured

Adjuster

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT,
AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

See Privacy Act
Statement and Paperwork
Burden Disclosure Notice

FINAL REPORT

INSURED Sarise J Dweck POLICY NUMBER 87050058832012
PROPERTY ADDRESS 56 Dover St, Brooklyn, NY 11235-3702 DATE OF LOSS 10/29/2012
ADJUSTING COMPANY Simsol Insurance Services ADJ. FILE NO. SIS-070613

PREMISES HISTORY	Date risk was originally constructed: <u>08/10/1930</u>				Insured at premises <u>04/10/1996</u>	
	Date of Alteration	Brief Description of Alteration	Market Value	Cost of Alteration	Type of Alteration	
	<u>06/01/1997</u>	<u>stucco, roof, finished basement</u>	<u>\$477,519.41</u>	<u>\$45,000.00</u>	<input type="checkbox"/> Repair <input checked="" type="checkbox"/> Recon <input type="checkbox"/> Improve <input type="checkbox"/> Substantial Improvement?	
					<input type="checkbox"/> Repair <input type="checkbox"/> Recon <input type="checkbox"/> Improve <input type="checkbox"/> Yes <input type="checkbox"/> No	
					<input type="checkbox"/> Repair <input type="checkbox"/> Recon <input type="checkbox"/> Improve <input type="checkbox"/> Yes <input type="checkbox"/> No	

*Defined as any repair, reconstruction, or improvement, the cost of which equals or exceeds 50% of the market value of the structure before the damage occurred or the reconstruction or improvement was begun.
Prior losses (approximate dates and amounts of loss):

Repairs completed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	[] Insured but no claim made
Repairs completed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	[] Insured but no claim made
Repairs completed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	[] Insured but no claim made

(Continue under Narrative if additional space is needed for alterations or prior losses.)

INTEREST	Mortgagee(s): <u>Ing Bank Fsb</u>				
	Loss Payee(s): <u>Stephen & Sarise Dweck</u>				
	Other Insurance: <u>Tower Insurance</u>	Homeowners	H0P2213801	882900 / 441450	[] Yes [X] No
	(Company)	(Type)	(Policy Number)	(Coverage Bldg/Cts)	(Covers flood?)

CLAIM SUMMARY	Duration building will not be habitable [X] 0-2 days [2] 3-7 days [3] 2-4 weeks [4] 1-2 months [5] more than 2 months					
	Claim Recapitulation	Building		Contents		Totals
		Main*/Assn	Appurtenant/Unit	Main*/Assn	Appurtenant/Unit	
	Property Value (RCV)	\$477,519.41	\$82,382.46	\$0.00	\$0.00	\$559,901.87
	Property Value (ACV)	\$439,317.85	\$75,791.86	\$0.00	\$0.00	\$515,109.71
	Gross Loss (RCV)	\$52,190.65	\$3,313.42	\$0.00	\$0.00	\$55,504.07
	Covered Damage (ACV)	\$42,273.93	\$2,823.08	\$0.00	\$0.00	\$45,097.01
	Removal / Protection	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Loss (ACV)	\$42,273.93	\$2,823.08	\$0.00	\$0.00	\$45,097.01
	Less Salvage	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Less Deductible	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00
	Excess Over Limit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Claim Payable (ACV)	\$37,273.93	\$2,823.08	\$0.00	\$0.00	\$40,097.01
	Damage from Other Cause	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Identify Cause:

Main building RCV: \$477,519.41 Insured qualifies for R/C coverage? ☒ Yes ☐ No ☐ Not Applicable
If yes, R/C claim: \$9,916.72 Total Building Claim: \$50,013.73
*Includes mobile home.

EXCLUDED DAMAGES	Approximate value of property excluded:				Approximate damage to property excluded:			
	Excluded building damages:	[X] Less Than 1,000	[3] 2,000 - 5,000	[5] 10,000 - 20,000	[X] Less Than 1,000	[3] 2,000 - 5,000	[5] 10,000 - 20,000	
		[2] 1,000 - 2,000	[4] 5,000 - 10,000	[6] More than 20,000	[2] 1,000 - 2,000	[4] 5,000 - 10,000	[6] More than 20,000	

Excluded contents damages:	[X] Less Than 1,000	[3] 2,000 - 5,000	[5] 10,000 - 20,000	[X] Less Than 1,000	[3] 2,000 - 5,000	[5] 10,000 - 20,000
	[2] 1,000 - 2,000	[4] 5,000 - 10,000	[6] More than 20,000	[2] 1,000 - 2,000	[4] 5,000 - 10,000	[6] More than 20,000

ENCLOSURES	[X] Building Worksheets ()	[X] Photographs (39)	[X] Proof of Loss	[] Other
	[] Contents Worksheets ()	[X] Narratives (pp)	[X] R/C Proof	[] Other

CERTIFICATION	The above statements are true and correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under 18 U.S. Code Sec. 1001.		
	County of _____	Insured _____	
	State of _____	Insured _____	
	Signed this day of _____	Witness _____	

02/28/2013
Date of Report
VaRonda Hamilton
Hartford Fire Insurance Company
06070117
Aduster's FCN No.

REPLACES ALL PREVIOUS EDITIONS



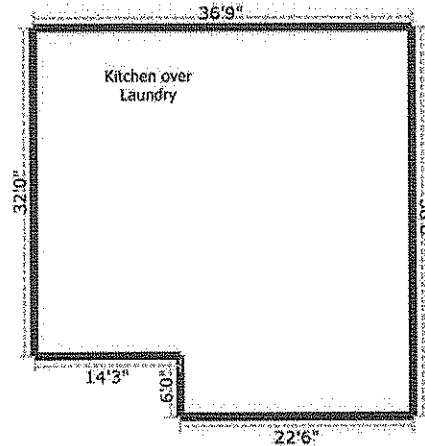
INSURED : Sarise J Dweck
LOCATION : 56 Dover St
: Brooklyn, NY 11235-3702
COMPANY : Hartford Fire Insurance Company
:
:

DATE OF REPORT : 02/28/2013
DATE OF LOSS : 10/29/2012
POLICY NUMBER : 87050058832012
CLAIM NUMBER : 10348207
OUR FILE NUMBER : SIS-070613
ADJUSTER NAME : VaRonda Hamilton

BUILDING ESTIMATE

BUILDING INFORMATION

Type of Building: Residential
Type of Foundation: Masonry Wall
Exterior Walls: Concrete Block
Type of Roof: Shingle
Interior Walls: Wood Studs
Building Age: 1930.0
Age of Roof: 4
Basement: Finished
Elevated: Non-Elevated
Number of Stories: 3.0
Number of Rooms: 12.0
Number of Baths: 4.0



BUILDING VALUATION

Total Square Feet:	2622.0	Estimated Total Value:	\$477,519.41
Value PSF:	182.120292	Depreciation:	\$38,201.55
PSF Source:	BCM Database	Estimated Actual Cash Value:	\$439,317.85

ESTIMATE RECAP

Estimate Grand Totals:	\$52,190.65		
Total Depreciation:	(\$9,916.72)	Recoverable Depreciation:	\$9,916.72
A.C.V. Estimate Totals:	\$42,273.93	Non-Recoverable Depreciation:	\$0.00
Policy Deductible:	(\$5,000.00)	Total Depreciation:	\$9,916.72
Final Totals:	\$37,273.93		

ESTIMATE COMMENTS

*** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ***



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 : Brooklyn, NY 11235-3702
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 CLAIM NUMBER : 10348207
 OUR FILE NUMBER : SIS-070613
 ADJUSTER NAME : VaRonda Hamilton

Estimate Section: Perimeter

Perimeter 32' x 36' 9.0" x 8'
 Offset 6' x 22' 6.0" x 8'

Lower Perimeter: 149.50 LF Floor SF: 1311.00 SF Wall SF: 1196.00 SF
 Upper Perimeter: 149.50 LF Floor SY: 145.67 SY Ceiling SF: 1311.00 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
13.0 EA	Remove and Replace Basement Window foundation item	\$339.34	\$4,411.42	\$617.60	\$3,793.82
2.0 EA	Remove and Replace Condensing Unit for Air Conditioner TCA436AKA4 L024397195	\$4,034.97	\$8,069.94	\$2,824.48	\$5,245.46
	TCA436AKA4 L024397101				
598.0 SF	Pressure Wash Exterior Wall Stucco (100.0% / 4.0')	\$0.26	\$155.48		\$155.48
1.0 EA	Dumpster Rental	\$877.20	\$877.20		\$877.20
Totals For Perimeter			\$13,514.04	\$3,442.08	\$10,071.96

Estimate Section: Side Entry

Side Entry 2' 10.0" x 3' 5.0" x 8'
 Offset 3' x 2' 10.0" x 8'

Lower Perimeter: 18.50 LF Floor SF: 18.20 SF Wall SF: 148.00 SF
 Upper Perimeter: 18.50 LF Floor SY: 2.02 SY Ceiling SF: 18.20 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
18.2 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$25.66		\$25.66
18.2 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$6.92		\$6.92
74.0 SF	Mildewcide Wall Treatment (100.0% / 4.0')	\$0.38	\$28.12		\$28.12
18.2 SF	Remove and Replace Plank Board Subflooring (100.0%)	\$4.84	\$88.09	\$6.17	\$81.92
18.2 SF	Remove and Replace Stone Tile Floor (100.0%)	\$38.23	\$695.79	\$48.71	\$647.08
74.0 SF	Clean & Treat Wall Framing System (100.0% / 4.0')	\$1.43	\$105.82		\$105.82
37.0 SF	Remove and Replace Wall Insulation (50.0% / 4.0')	\$1.00	\$37.00	\$2.59	\$34.41
74.0 SF	Remove and Replace Wall Drywall Taped and Floated (100.0% / 4.0')	\$2.64	\$195.36	\$13.68	\$181.68
74.0 SF	Paint Walls (100.0% / 4.0')	\$0.83	\$61.42	\$30.71	\$30.71
74.0 SF	Seal Walls (100.0% / 4.0')	\$0.52	\$38.48	\$1.92	\$36.56
1.0 EA	Remove and Replace Prehung S/C Exterior Door	\$1,499.15	\$1,499.15	\$149.92	\$1,349.23
1.0 EA	Paint / Finish Prehung S/C Exterior Door	\$90.07	\$90.07	\$45.04	\$45.03
1.0 EA	Remove and Replace Casing for Prehung S/C Exterior Door	\$54.65	\$54.65	\$3.83	\$50.82
1.0 EA	Paint / Finish Casing for Prehung S/C Exterior Door	\$16.49	\$16.49	\$8.25	\$8.24
1.0 EA	Remove and Reinstall Door Hardware	\$62.85	\$62.85		\$62.85
2.0 EA	Remove and Replace Job-Built Stairs	\$54.51	\$109.02	\$10.90	\$98.12
10.0 SF	Remove and Replace Landing for Job-Built Stairs	\$20.59	\$205.90	\$20.59	\$185.31
Totals For Side Entry			\$3,320.79	\$342.31	\$2,978.48

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Main Grouping: Basement
Estimate Section: Kid's Room

Kid's Room 14' 8.0" x 35' x 7'
 Entry 6' x 4' 7.0" x 8'

Lower Perimeter: 111.30 LF Floor SF: 540.80 SF Wall SF: 800.50 SF
 Upper Perimeter: 115.90 LF Floor SY: 60.09 SY Ceiling SF: 540.80 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
540.8 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$762.53		\$762.53
540.8 SF	Water Extraction (100.0%)	\$2.21	\$1,195.17		\$1,195.17
540.8 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$205.50		\$205.50
800.5 SF	Mildewcide Wall Treatment (100.0% / 7.0')	\$0.38	\$304.19		\$304.19
540.8 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$205.50		\$205.50
10.0 DY	Airmover for Water Loss	\$25.75	\$257.50		\$257.50
5.0 DY	Dehumidifier for Water Loss	\$72.75	\$363.75		\$363.75
200.1 SF	Remove and Replace Wall Insulation (25.0% / 7.0')	\$1.00	\$200.10	\$30.02	\$170.08
800.5 SF	Remove and Replace Unfinished Residential Drywall (100.0% / 7.0')	\$2.13	\$1,705.07	\$255.76	\$1,449.31
540.8 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$870.69	\$130.60	\$740.09
540.8 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$1,151.90	\$172.79	\$979.11
4.0 EA	Remove and Replace 110V - 125V w/Wiring Electrical Outlet	\$131.35	\$525.40	\$262.70	\$262.70
1.0 EA	Remove and Replace Single w/Wiring Light Switch	\$120.07	\$120.07	\$60.04	\$60.03
8.0 EA	Remove and Replace Stairs unfinished	\$139.68	\$1,117.44	\$111.74	\$1,005.70
Totals For Kid's Room			\$8,984.81	\$1,023.65	\$7,961.16

Main Grouping: Basement
Estimate Section: Bedroom 1

Bedroom 1 7' x 13' x 7'

Lower Perimeter: 40.00 LF Floor SF: 91.00 SF Wall SF: 280.00 SF
 Upper Perimeter: 40.00 LF Floor SY: 10.11 SY Ceiling SF: 91.00 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
91.0 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$128.31		\$128.31
91.0 SF	Water Extraction (100.0%)	\$2.21	\$201.11		\$201.11
91.0 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$34.58		\$34.58
280.0 SF	Mildewcide Wall Treatment (100.0% / 7.0')	\$0.38	\$106.40		\$106.40
91.0 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$34.58		\$34.58
10.0 DY	Airmover for Water Loss	\$25.75	\$257.50		\$257.50
5.0 DY	Dehumidifier for Water Loss	\$72.75	\$363.75		\$363.75
70.0 SF	Remove and Replace Wall Insulation (25.0% / 7.0')	\$1.00	\$70.00	\$10.50	\$59.50
280.0 SF	Remove and Replace Unfinished Residential Drywall (100.0% / 7.0')	\$2.13	\$596.40	\$89.46	\$506.94
91.0 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$146.51	\$21.98	\$124.53

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 ADJUSTER NAME : VaRonda Hamilton

Estimate Section: Basement : Bedroom 1 - Continued...

Quantity	Description	Unit Cost	RCV	DEP	ACV
91.0 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$193.83	\$29.07	\$164.76
4.0 EA	Remove and Replace 110V - 125V w/Wiring Electrical Outlet	\$131.35	\$525.40	\$262.70	\$262.70
1.0 EA	Remove and Replace Single w/Wiring Light Switch	\$120.07	\$120.07	\$60.04	\$60.03
Totals For Bedroom 1			\$2,778.44	\$473.75	\$2,304.69

Main Grouping: Basement
Estimate Section: Bedroom 2

Bedroom 2 9' 2.0" x 11' 9.0" x 7'

Lower Perimeter: 41.80 LF Floor SF: 107.70 SF Wall SF: 292.80 SF
 Upper Perimeter: 41.80 LF Floor SY: 11.97 SY Ceiling SF: 107.70 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
107.7 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$151.86		\$151.86
107.7 SF	Water Extraction (100.0%)	\$2.21	\$238.02		\$238.02
107.7 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$40.93		\$40.93
292.8 SF	Mildewcide Wall Treatment (100.0% / 7.0')	\$0.38	\$111.26		\$111.26
107.7 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$40.93		\$40.93
10.0 DY	Airmover for Water Loss	\$25.75	\$257.50		\$257.50
5.0 DY	Dehumidifier for Water Loss	\$72.75	\$363.75		\$363.75
73.2 SF	Remove and Replace Wall Insulation (25.0% / 7.0')	\$1.00	\$73.20	\$10.98	\$62.22
292.8 SF	Remove and Replace Unfinished Residential Drywall (100.0% / 7.0')	\$2.13	\$623.66	\$93.55	\$530.11
107.7 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$173.40	\$26.01	\$147.39
107.7 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$229.40	\$34.41	\$194.99
4.0 EA	Remove and Replace 110V - 125V w/Wiring Electrical Outlet	\$131.35	\$525.40	\$262.70	\$262.70
1.0 EA	Remove and Replace Single w/Wiring Light Switch	\$120.07	\$120.07	\$60.04	\$60.03
Totals For Bedroom 2			\$2,949.38	\$487.69	\$2,461.69

Main Grouping: Basement
Estimate Section: Closet

Closet 3' 1.0" x 4' 7.0" x 7'

Lower Perimeter: 15.30 LF Floor SF: 14.10 SF Wall SF: 107.30 SF
 Upper Perimeter: 15.30 LF Floor SY: 1.57 SY Ceiling SF: 14.10 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
14.1 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$19.88		\$19.88
14.1 SF	Water Extraction (100.0%)	\$2.21	\$31.16		\$31.16
14.1 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$5.36		\$5.36
14.1 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$5.36		\$5.36

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 ADJUSTER NAME : VaRonda Hamilton

Estimate Section: Basement : Closet - Continued...

Quantity	Description	Unit Cost	RCV	DEP	ACV
107.3 SF	Remove and Replace Unfinished Residential Drywall (100.0% / 7.0')	\$2.13	\$228.55	\$34.28	\$194.27
14.1 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$22.70	\$3.41	\$19.29
14.1 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$30.03	\$4.50	\$25.53
Totals For Closet			\$343.04	\$42.19	\$300.85

Main Grouping: Basement
Estimate Section: Bathroom

Bathroom 3' 3.0" x 6' 9.0" x 7'

Lower Perimeter: 20.00 LF Floor SF: 21.90 SF Wall SF: 140.00 SF
 Upper Perimeter: 20.00 LF Floor SY: 2.43 SY Ceiling SF: 21.90 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
21.9 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$30.88		\$30.88
21.9 SF	Water Extraction (100.0%)	\$2.21	\$48.40		\$48.40
21.9 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$8.32		\$8.32
140.0 SF	Mildewcide Wall Treatment (100.0% / 7.0')	\$0.38	\$53.20		\$53.20
21.9 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$8.32		\$8.32
35.0 SF	Remove and Replace Wall Insulation (25.0% / 7.0')	\$1.00	\$35.00	\$5.25	\$29.75
140.0 SF	Remove and Replace Unfinished Residential Drywall (100.0% / 7.0')	\$2.13	\$298.20	\$44.73	\$253.47
21.9 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$35.26	\$5.29	\$29.97
21.9 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$46.65	\$7.00	\$39.65
1.0 EA	Remove and Replace 110V - 125V w/Wiring Electrical Outlet	\$131.35	\$131.35	\$65.68	\$65.67
1.0 EA	Remove and Replace Single w/Wiring Light Switch	\$120.07	\$120.07	\$60.04	\$60.03
Totals For Bathroom			\$815.65	\$187.99	\$627.66

Main Grouping: Basement
Estimate Section: Kitchen

Kitchen 8' 1.0" x 11' 8.0" x 7'

Lower Perimeter: 39.50 LF Floor SF: 94.30 SF Wall SF: 276.50 SF
 Upper Perimeter: 39.50 LF Floor SY: 10.48 SY Ceiling SF: 94.30 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
94.3 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$132.96		\$132.96
94.3 SF	Water Extraction (100.0%)	\$2.21	\$208.40		\$208.40
94.3 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$35.83		\$35.83
276.5 SF	Mildewcide Wall Treatment (100.0% / 7.0')	\$0.38	\$105.07		\$105.07
94.3 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$35.83		\$35.83
10.0 DY	Airmover for Water Loss	\$25.75	\$257.50		\$257.50

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INSURED : Sarise J Dweck
 LOCATION : 56 Dover St
 : Brooklyn, NY 11235-3702
 COMPANY : Hartford Fire Insurance Company
 :
 :

DATE OF REPORT : 02/28/2013
 DATE OF LOSS : 10/29/2012
 POLICY NUMBER : 87050058832012
 CLAIM NUMBER : 10348207
 OUR FILE NUMBER : SIS-070613
 ADJUSTER NAME : VaRonda Hamilton

Estimate Section: Basement : Kitchen - Continued...

Quantity	Description	Unit Cost	RCV	DEP	ACV
5.0 DY	Dehumidifier for Water Loss	\$72.75	\$363.75		\$363.75
69.1 SF	Remove and Replace Wall Insulation (25.0% / 7.0')	\$1.00	\$69.10	\$10.37	\$58.73
276.5 SF	Remove and Replace Unfinished Residential Drywall (100.0% / 7.0')	\$2.13	\$588.95	\$88.34	\$500.61
94.3 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$151.82	\$22.77	\$129.05
94.3 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$200.86	\$30.13	\$170.73
4.0 EA	Remove and Replace 110V - 125V w/Wiring Electrical Outlet	\$131.35	\$525.40	\$262.70	\$262.70
1.0 EA	Remove and Replace Single w/Wiring Light Switch	\$120.07	\$120.07	\$60.04	\$60.03
Totals For Kitchen			\$2,795.54	\$474.35	\$2,321.19

Main Grouping: Basement
Estimate Section: Laundry Room

Laundry Room 4' 5.0" x 17' 3.0" x 7'
 Offset 5' 7.0" x 6' x 7'

Lower Perimeter: 54.50 LF Floor SF: 109.70 SF Wall SF: 381.50 SF
 Upper Perimeter: 54.50 LF Floor SY: 12.19 SY Ceiling SF: 109.70 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
109.7 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$154.68		\$154.68
109.7 SF	Water Extraction (100.0%)	\$2.21	\$242.44		\$242.44
109.7 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$41.69		\$41.69
381.5 SF	Mildewcide Wall Treatment (100.0% / 7.0')	\$0.38	\$144.97		\$144.97
109.7 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$41.69		\$41.69
6.0 DY	Airmover for Water Loss	\$25.75	\$154.50		\$154.50
2.0 DY	Dehumidifier for Water Loss	\$72.75	\$145.50		\$145.50
95.4 SF	Remove and Replace Wall Insulation (25.0% / 7.0')	\$1.00	\$95.40	\$14.31	\$81.09
381.5 SF	Remove and Replace Unfinished Residential Drywall (100.0% / 7.0')	\$2.13	\$812.60	\$121.89	\$690.71
109.7 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$176.62	\$26.49	\$150.13
109.7 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$233.66	\$35.05	\$198.61
4.0 EA	Remove and Replace 110V - 125V w/Wiring Electrical Outlet	\$131.35	\$525.40	\$262.70	\$262.70
1.0 EA	Remove and Replace Single w/Wiring Light Switch	\$120.07	\$120.07	\$60.04	\$60.03
Totals For Laundry Room			\$2,889.22	\$520.48	\$2,368.74

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Main Grouping: Basement
Estimate Section: Utility Room

Utility Room 5' x 10' 9.0" x 7'

Lower Perimeter: 31.50 LF Floor SF: 53.80 SF Wall SF: 220.50 SF
 Upper Perimeter: 31.50 LF Floor SY: 5.98 SY Ceiling SF: 53.80 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
53.8 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$75.86		\$75.86
53.8 SF	Water Extraction (100.0%)	\$2.21	\$118.90		\$118.90
53.8 SF	Mildewcide Floor Treatment (100.0%)	\$0.38	\$20.44		\$20.44
220.5 SF	Mildewcide Wall Treatment (100.0% / 7.0')	\$0.38	\$83.79		\$83.79
53.8 SF	Mildewcide Ceiling Treatment (100.0%)	\$0.38	\$20.44		\$20.44
10.0 DY	Airmover for Water Loss	\$25.75	\$257.50		\$257.50
5.0 DY	Dehumidifier for Water Loss	\$72.75	\$363.75		\$363.75
110.3 SF	Remove and Replace Unfinished Residential Drywall (50.0% / 7.0')	\$2.13	\$234.94	\$35.24	\$199.70
53.8 SF	Remove and Replace Ceiling Insulation (100.0%)	\$1.61	\$86.62	\$12.99	\$73.63
53.8 SF	Remove and Replace Unfinished Residential Ceiling Drywall (100.0%)	\$2.13	\$114.59	\$17.19	\$97.40
1.0 EA	Remove and Replace Water Heater replaced prior to inspection	\$1,181.84	\$1,181.84	\$295.46	\$886.38
1.0 EA	Remove and Replace Single w/Wiring Light Switch	\$120.07	\$120.07	\$60.04	\$60.03
1.0 EA	Remove and Replace Boiler replaced prior to inspection KIN7LNC-LE2 64451118	\$6,332.50	\$6,332.50	\$1,583.13	\$4,749.37
Totals For Utility Room			\$9,011.24	\$2,004.05	\$7,007.19

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ADJUSTER NAME : VaRonda Hamilton

ESTIMATE TOTALS

ESTIMATE TOTAL PAGE ITEMS	RCV	DIFF	ACV
Repair Item Totals	\$47,402.15	\$8,998.54	\$38,403.61
Less Excluded O&P Trade(s)	(\$23,459.61)	(\$4,407.61)	(\$19,052.00)
Subtotal For O&P %	\$23,942.54	\$4,590.93	\$19,351.61
General Contractor Overhead (10.0%)	\$2,394.25	\$459.09	\$1,935.16
General Contractor Profit (10.0%)	\$2,394.25	\$459.09	\$1,935.16
Plus Excluded O&P Trades	\$23,459.61	\$4,407.61	\$19,052.00
Estimate Totals With O&P	\$52,190.65	\$9,916.72	\$42,273.93
Estimate Grand Totals	\$52,190.65	\$9,916.72	\$42,273.93
Less Deductible	(\$5,000.00)		(\$5,000.00)
BUILDING FINAL TOTALS	\$47,190.65	\$9,916.72	\$37,273.93

RECOVERABLE DEPRECIATION *

\$9,916.72

NON-RECOVERABLE DEPRECIATION

\$0.00

*This amount represents the total recoverable depreciation for this estimate. Any payable recoverable depreciation is subject to policy coverage limit. Please check policy coverage limit prior to issuing any recoverable depreciation reimbursements.

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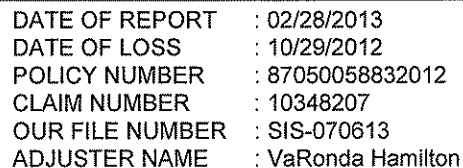
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ITEMS EXCLUDED FROM CONTRACTOR OVERHEAD AND PROFIT

TRADE/SUBTRADE/ITEMS	RCV	DEP	ACV
1.0 GENERAL CONDITIONS	\$1,638.10	\$0.00	\$1,638.10
1.2 CLEANING	\$1,638.10	\$0.00	\$1,638.10
15.0 MECHANICAL	\$14,402.44	\$4,407.61	\$9,994.83
15.3 H.V.A.C.	\$8,069.94	\$2,824.48	\$5,245.46
15.7 BOILERS	\$6,332.50	\$1,583.13	\$4,749.37
17.0 CONTRACT CLEANING	\$7,419.07	\$0.00	\$7,419.07
17.1 CLEANING	\$4,012.82	\$0.00	\$4,012.82
17.2 EQUIPMENT	\$3,406.25	\$0.00	\$3,406.25
TOTAL AMOUNT EXCLUDED FROM O&P	\$23,459.61	\$4,407.61	\$19,052.00

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Estimate Section: Detached Garage

Detached Garage 19' 6.0" x 18' x 8'
 Door 16' x 7'

Lower Perimeter: 59.00 LF Floor SF: 351.00 SF Wall SF: 488.00 SF
 Upper Perimeter: 75.00 LF Floor SY: 39.00 SY Ceiling SF: 351.00 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
351.0 SF	Flood Loss Clean-up (100.0%)	\$1.41	\$494.91		\$494.91
122.0 SF	Mildewcide Wall Treatment (50.0% / 4.0')	\$0.38	\$46.36		\$46.36
6.0 DY	Airmover for Water Loss	\$25.75	\$154.50		\$154.50
1.0 EA	Remove and Replace Garage Door	\$1,692.19	\$1,692.19	\$338.44	\$1,353.75
1.0 EA	Remove and Replace Infrared Sensor For Garage Door	\$350.92	\$350.92	\$70.18	\$280.74
244.0 SF	Pressure Wash Exterior Wall Stucco (100.0% / 4.0')	\$0.26	\$63.44		\$63.44
244.0 SF	Pressure Wash Masonry Block Wall (100.0% / 4.0') interior	\$0.42	\$102.48		\$102.48
Totals For Detached Garage			\$2,904.80	\$408.62	\$2,496.18

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ESTIMATE TOTALS

ESTIMATE TOTAL PAGE ITEMS	RCV	DIFF	ACV
Repair Item Totals	\$2,904.80	\$408.62	\$2,496.18
Less Excluded O&P Trade(s)	(\$861.69)	\$0.00	(\$861.69)
Subtotal For O&P %	\$2,043.11	\$408.62	\$1,634.49
General Contractor Overhead (10.0%)	\$204.31	\$40.86	\$163.45
General Contractor Profit (10.0%)	\$204.31	\$40.86	\$163.45
Plus Excluded O&P Trades	\$861.69	\$0.00	\$861.69
Estimate Totals With O&P	\$3,313.42	\$490.34	\$2,823.08
Estimate Grand Totals	\$3,313.42	\$490.34	\$2,823.08
APS FINAL TOTALS	\$3,313.42	\$490.34	\$2,823.08

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